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The impact of information and communication technology service quality on customer satisfaction in the banking sector of Nigeria

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ABSTRACT

Service quality and customer satisfaction are two important theories that an organisation should constantly be abreast of to improve service delivery and competitiveness. Service quality has been one of the primary concerns of banks globally; this has necessitated stiff competition and has led to the introduction of new means of carrying out banking operations in Nigeria. The performance of banks determines the rate at which they attract and retain customers. It is evident that customers are important stakeholders in the bank, and their satisfaction is a priority for management.

Based on findings revealed that ICT service quality has a significant impact on customer satisfaction in the banking sector in Nigeria. Convenience sampling technique was used to collect quantitative data from customers of banks to get their satisfaction levels. Each ServeQual Dimension was used to test the significant relationship it has on customer satisfaction. The findings suggest banks to keep improving and innovating ICT service quality to enhance their methods of operations to serve customers better.

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1. Introduction

The goal of a successful organisation is to increase their revenue, thus profit. Customers are the most valuable stakeholders in ensuring growth, and wealth generation. Every organisation thrives to grow their customer base, by providing quality and affordable services. If quality is not maintained, customer retention will be difficult, and existing customers would opt for a competitor in the same industry which fills in the gap. Service quality is regarded as a decisive factor for firms to distinguish directly or indirectly from competitors. Several author and researchers have undergone studies to establish the factors of service quality. Researchers have settled that customer satisfaction steers to the loyalty of the client (Caruana, 2002; Caruana et al., 2000).

The global advances in technology-based systems, most importantly the internet, is said to be the leading to fundamental shifts in how companies interacts and conduct business with their respective customers (Ibrahim et al., 2006; Bauer et al., 2005). Since the introduction of the internet and internet banking, banks has innovated and customized their service delivery to customers efficiently and effectively with the aid of web technology. This can be accessible through the phone, tablets or computer systems, at any given location. The new world of electronic banking is fast evolving in Nigeria. Understanding how customers perceives the internet banking, or newly introduced methods of service deliveries through Information and communication technology (ICT) will help management to come up with better ways to improve quality and decision-making. Presently, financial service firms are focusing on serving their customers better. An essential component of many actions on customer focus is the employment of Customer Relationship Management (CRM) application (Peppard, 2000). Financial sectors have been agile implementing technology capabilities, and currently most traditional methods of operations have been automated. Rotchanakitumnuai, S, and Speece, M (2004) agrees that ICT medium is the viable alternative financial institutions communicate with their respective clients.

During the introduction of ICT and modernization of Nigeria banks, competitiveness among banks forced the banks to upgrade their service deliveries and to enforce new mediums of bringing banking to the comfort zones of the clients. This also helps to improve the brand image, increase customer retention rate and, of course, increase revenue. Bauer et all (2005) assert that customer satisfaction and advance security are the key success factors of e-banking. With the aid of technology, cost has been reduced, efficiency of services increased,

and the quality of service as a result of automation. Ibrahim et al., (2006) also cited that technology is patronized by service sectors to improve the efficiency of their work and customer service quality, and to standardize their operations. The continual embracing of internet usage in Nigeria is increasing, and the alternative of internet banking is on a steady rise, this comes with a lot of new features with transactions possible at a fingertip. Although, comes with challenges of how this have thrust in the paradigm of customer acceptance.

1.1 Banking Industry in Nigeria

Banking is a deep-rooted economic activity in Nigeria history, dating far back before the independence from colonial rules. The first bank in the Nigeria was established in 1894 (Firstbanknigeria.com). However, the industry at that time was largely unregulated and unstable. Nevertheless, with the independence coming into effect in the 1950's, the government took charge to regulate the sector to bring about stableness and standard. Stability of Nigeria banks was sustainable until 1980 when the economy was deregulated with the Structural Adjustment Programme (SAP) that brought the banking industry into public focus. There have been reforms over the past twenty-five years. In the 1980's, 20 commercial and merchant banks were active across Nigeria with a network of 740 and 12 branches respectively with continuous growth and development. Tella (2006) referenced that due to the financial depression that occurred, it reduced the size of the banks, and currently there is twenty-one registered bank in 2015.

Also, the reform that happened in the late 1990s brought about the removal of commercial or merchant bank separation and the ratification of the appellation Universal bank. The number of banks in early 2000 before the reforms was 89 Universal banks, which was cut short after another reform in the banking sector by the Central Bank of Nigeria between 2004 and 2005. The banking new changes strengthened the survivability of the banks. New sets of standards were adopted to increase capital from a billion Naira to twenty-five billion Naira, which makes banks with less capital to merge to form a solidify bank. A new wave of unions among banks that could not afford the twenty-five billion capital. There were strengthened agreements among ICT service and operation performance in Nigeria Banks. Another new set of reforms in the banking sector took place in 2010. Ehikhamenor (2003) mentioned that accustomed inertia hindered the earlier ambition to adopt ICT because of lack of enabling policy and infrastructures. The adoption of ICT into banking mode of operations began in

1999, because of the commitment of the federal government to develop a national ICT infrastructure.

1.2 ICT Infrastructure in Nigeria

From an ecumenical view, infrastructure is the necessary facilities, services, and structures needed for a system or organisation to effectively function. These facilities can be energy sufficiency, good roads, schools, drinkable water, healthcare availability, housing, etc. ICT infrastructure presented in Nigeria are the enabling structures and the availability of base that promotes the effective implementation of ICT. The initiation of ICT, gave room for numerous innovations in Nigeria banking sector. The introduction of ICT enables banks to transform from conventional to automated modes of carrying out operations and transactions. Banks is continually utilizing the benefits of technology developments in predominant aspects of its operations to upsurge efficiency, cost-effectiveness, and expandability especially in the epoch of the sever competition in the banking sector in the country. Purcell and Toland (2003) accords that the availability of internet in banks will increase productivity and give cost advantages by reducing the manpower and transaction cost. Kerem (2003) affirms that Internet Banking technology leveraged many benefits in the banking industry; for example it has given room to incorporation of new security features for impregnable transactions, viewing credit card settlements, international payments, deposit, and account history.

Before the analysis carried out on this topic, studies on the benefit of applying ICT to customer satisfaction has been done. However, the impact of ICT service quality towards customer satisfaction that is the core focus of this paper has yet been widely broadly written on in Nigeria. Studies conducted by Agboola (2004) and alabar (2012) have also identified the benefits ICT in banking activities across Nigeria. But the specifics of all service quality dimensions in regards to ICT are gaps. It is recommended for the banking institutions to provide the necessary education and far-reaching campaigns to establish well-informed customers this to encourage the adoption of this development.

1.3 ICT Innovations in the Banking Sector

To maintain an effective competitive advantage in the banking sectors, innovations and efficient service delivery is imperative. Cutting edge technologies to facilitate new approaches to close effectively the gap of the day to day difficulties encountered in the banks needs to be adopted. Individuals evaluate some measures in selecting a bank. Reichheld and

Sasser (1990) affirm that banks' technological and social change has had a vivid impact on the activities in banking operations. This influence can be proven with the current state of banking in Nigeria, where a cashless economy is effectively taking hold. Technological innovations contribute to the distribution channels of banks. Some of the ICT innovations that were revolutionary in the Nigerian banking sector widely in place.

1. Automated Teller Machine (ATM): The ATMs contain Cash for easy withdrawal of funds without going to the bank. The introduction of ATM in Nigeria brought about change to the traditional approach of visiting the bank premises as the only option to withdraw money. The ATM has inbuilt computer systems for users to operate and it has a security safe for keeping money to be disbursed upon users request (Rose, 1999). The first bank in Nigeria introduced this system in 1990, but it was still very unpopular.

2. Telephone Banking: Phone banking brought about change in customer relationship and interaction with the bank. The introduction of phone banking enables the client to call the bank for support to fix issues that require physical meeting. This technology advancement gives room to the customers to call the reserved phone numbers to activate this service. This technology uses voice activation technique and tone pad to enable customers to effect transactions of accounts at their convenience. Telephone banking system is used to carry out transfer through phone systems (Leow, 1999). The telephone banking is possible because of the widespread use of mobile phones.

3. Internet Banking: The implementation of Internet banking has altered the landscape of how banks operate in Nigeria, giving the accessibility to perform banking from home. Internet Banking promotes faster banking experience from any location. The banking industry in Nigeria has over the years maintained remarkable changes and transformation associated with the improvements in ICT. Brücher, Scherngell et al. (2003) also posited areas that will experience improvements with this adoption. Areas of efficiency, quality, and transparency will improve with the aid of ICT. In addition, Agboola et al. (2004) also explain the direction that automation in the banks manifests in Nigeria. This includes: Automated Services, Automated Payment Systems, and Automated Delivery Channels.

4. Automated Cheque Clearing System: A cheque is a paper based payment instrument whose usages are still active. The introduction of an automated system to clear checks has improved the waiting time and traditional methods of clearing cheques. This system has tremendously increased the security threats formerly attached to paper-based cheque system. Johnson

(2005) also affirmed to this in his study of how the central bank of Nigeria (CBN) has set the standards to use in online clearing and Nigeria has signified interest and signed path to this method. Cheque automation is also a significant impact of ICT in Nigeria.

5. Point of Sale (POS): The point of sale services is essential for commerce. Banks in Nigeria has been able to introduce this service to their customers. The competitive turn this brings to the status quo of trading is attractive. Traders and customers don't have to worry too much about paying with cash after every transaction; rather, with just a swipe of with their credit or debit card their deal is complete. The point of sale for merchandise and services is an essential centre for marketers because end consumers make strategic decisions on the convenient location to where to shop

2. Review of Theories

International, highly competitive environment, building unequalled relationships and value proposition with customers is critical for companies (Lindgreen, et al., 2006). For banks to be able to grow in market share with high level of customer loyalty in Nigeria, there is an essential need for quality services. Ravalld Grönroos (1996) mentioned when building relationships with clients, satisfaction symbolizes the basis. Customer loyalty can be built to cultivate an unwavering, equally profitable and lasting relationship. Some of the benefits of customer satisfaction include high retention rate, incremental or steady sales, high-profit-margin, and high rating reputation (He and Song, 2009). Assael (1995) declared that the economic health of business firms is predominantly in the hands of customers. Customers are in various forms. Solomon et al. (1999) pointed out that the different types of clients be individuals, institutions, or communities. Banks have very stiff competition in terms of providing quality and innovative services to retain and attract new clients.

2.1 Service Quality

Service quality is what makes up a good corporation. This study focuses on conducting experimental findings from analysing customer feedback on their positive or negative impact experienced with the new ICT system implemented to solve impending delivery and service quality issue by Banks. By taken into account the dimension of service quality, this study will show the positive or negative relationship that connects customer satisfaction and service quality. Many scholars have the inclination that the theory of service quality is established on the concept of product and service quality and how satisfied are the end users. Several academicians and practitioners have debated in literatures what service quality. In this case,

we take the banking sector in Nigeria, bringing together all players in the banks. The service quality in Nigeria will be measured from all banks across the country to get their views as to how the new automation solves the on-going process of difficulty in the bank hall and operation. Since the reform of ICT, implementation is a general phenomenon and standard sets by the central bank, it affects all parties equally as to how necessary transaction operation is performed. More authors have thrown light on this issue.

Quality service is a competitive edge among rivals. The importance of service quality attach enormous benefit to the bank, as increases both revenue and customer retention. Brown and Swartz et al. (1989) reported in their study that consistent delivery of superior and quality service to the customer is a strategy and core to service providers to showcase themselves as more competent and professional. Parasuraman et al. (1988) stated that service quality can be measured by the overall attitude of clients towards what they received and in comparison to what they expect. Furthermore, “If expectations of the clients are superior than actual execution, the expectation is not met” (Parasuraman et al., 1985). Several authors have spoken about the essentially of instilling proper measures to help deliver quality service. The SERVEQUAL aids to measure the perception against expectation. Berry, Parasuraman, and Zeithaml (1988) created the SERVEQUAL mode, which measures or calculate the client's perceptions of service quality.

Accordingly, SERVQUAL measures five dimensions:

1. Tangibles: Tangibility is the visual aspect of physical or solidifies facilities, communication materials, staff, and written materials. Any concrete component that makes up the daily operations of a business firm or corporation is tangible. Tangibles are used to show richness and to express image of professional quality and standard (Zeithaml et al., 2006).
2. Reliability: Reliability aspect of the institution is the ability of the institutions to perform above the average of their promised services. Also, it is the ability of an organisation to achieve its services manifesto precisely during marketing to customers in valuable time. Yang et al., (2004) also declared that reliability as the most relevant indication of how well banks operate.
3. Responsiveness: Responsiveness is the disposition of firms to provide immediate and acute service to customers. Responsiveness considers to what extent and the efficiency at which service is delivered. Responsiveness consists of all arms of an organisation responding to

complaints and the service delivery. Responsiveness is a very crucial factor of the service quality dimension because every client feels important if they get the best possible quality of the service without delays. Zeithaml et al., (2006) stated that responsiveness “is the readiness to help customers deliver quick service”. Responsiveness is the response to clients request efficiency.

4. Assurance: Assurance is also an important factor to check for service quality. For a firm to have assurance up to date, they need to accomplish: credibility, competence, courtesy, and security perspective. Assurance is the knowhow of employees, plus their aptitude to inspire confidence. This dimension also includes the capacity for employees to show savvy towards their intended customers. Client prefers to work with a corporation that exude competence and credibility. Zeithaml defines assurance as “the employees’ and organization inclination to to inspire confidence and trust in their customers” (Zeithaml et al., 2006, p. 119).

5. Empathy: Empathy dimension includes the disposition to understand the customer. Parasuraman et al. (1985) defined empathy as the handling of personal consideration the company provides to its respective clients. Having empathy in the core disposition of staffs, the customer will have a sense of importance to the organisation. It is critical for banks to test their empathy level toward the customers, to be able to improve their service quality. Ananth et al. (2011) also cited to empathy as giving case-by-case attention to give services even in uncomfortable condition to serve the customer better.

2.2 Customer Satisfaction

It has always been a topic of the importance to satisfy consumers in marketing and consumer behaviour study. Consumer satisfaction can be measured according to the standard of services expected and that received. Several authors have mentioned the satisfaction to be comparative in nature because it is always mediated by the level of quality (Olander, 1979). Subsequently, in the course of its development, different competing hypotheses established on various measures have been penned down for explaining customer satisfaction. For banks to develop a lasting corporate relationship with the clients, banks have recognized the significant for better quality. With excellent service quality, there will be a dramatic increase in customer satisfaction and this will boost revenue and brand image.

Customer satisfaction is the reason organisations steadily improve their strategies of service delivery. Satisfaction of clients can be a significant driving force for success, growth, and profitability of a company. There is a need for the banks to understand the current state of

their customer, to enable them to invent new ways to improve services. “On balance, customer satisfaction is inarguably essential concepts of marketing theory” (Spreng and Mackoy, 1996). Additionally, the satisfaction of client is a direct impact on the relationship between customer assumption and perception in regards their service received. Customer satisfaction depends on the dimensions of service quality.

2.3 Conceptual Framework and Research Hypotheses

From the literatures examined for this study, various arguments were presented. The conceptual framework for this study can be described with the diagram below:

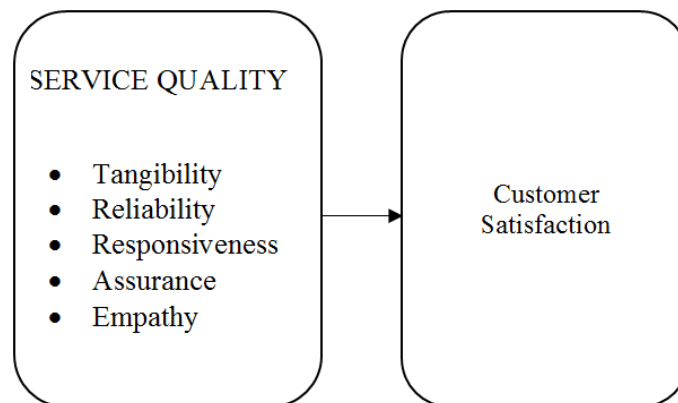


Figure 1
The Conceptual Framework

3. Data and methodology

The research design is the conceptual structure for the study. The research design is a framework developed to seek the answers to the research questions. Also, it is the master plan to give insight on phases adopted for the study. It shows the step-by-step approach to the research analysis. Mouton (1996, p. 175) describe the design as a plan to structure and execute correctly the study to support evidence of reliability and validity of the study. For this study to answer the core problems, the result achieved must prove how ICT service quality negatively or positively impacts customer satisfaction in Nigeria. The information extracted from customers will be tested using techniques of multiple regressions. The quantitative research method is employed for this study. The survey enables information to be retrieved from respondents that aid the regression analysis to be performed. Additionally, an organized questionnaire was conducted with the close-ended questions to customers of various banks in Nigeria, to get their clients perspectives of the newly introduced technologies and value propositions in the mode of banking.

Primary data is from physical or interpersonal contacts with the respondents. The questionnaire to sources is a part of primary data collection. While, secondary data was collected from journals, web sources, directories, and works done concerning this study. The survey question is asked according to all service quality dimensions. The questions were designed to get the view of how customer expectations are met with ICT. To effectively measure the satisfaction of the customer towards ICT services, the questionnaire was used to retrieve information from customers of the banks used. Information gathered from the customer base was utilized to develop the questionnaire. Additionally, information from previous study was also exploited to develop the questionnaire. The different questions to which the hypotheses are based on, are selected from the gaps discovered from the literature review, which affects the banking sector in Nigeria.

3.1 Data Collection

The target population is the local bank customers in Nigeria. Data was collected from the banking customers to enable proper testing methods. Nigeria banks are currently perceived as reliable in capital base after the various reforms. The sampling covers the population of the legal age to operate accounts. Data is collected through various mediums like Books, journal articles, online databases like Emerald and EBSCOhost. As earlier stated, a quantitative approach is adopted for this research. Stakeholders and customers in the banking industry were given questionnaire. This method helps to attain first-hand primary sources. It took a month to distribute successfully 120 Questionnaires. Conversant and reliable information from the secondary source as well as the primary source with the aid of questionnaires. A Questionnaire solicits information from people or targets audience.

3.2 Sampling Method

The study used random sampling method; the sampling method is a way of choosing people or organisation from the large group so that the result will reasonably be reliable anytime retested. The sampling from the targeted study population is the customer of the banks. The sample size is normally smaller but it is a replica of the larger community. This means the sample size for this study is reliable, because it is selected across various banks. This study will show the sampling methods used in this study. The sampling method used in this paper is non-probability convenient sampling. Finally, the major distinction between Probability and Non-probability sampling methods is discussed below. Non-probability convenience sampling will be used for data collection purposes.

3.3 Non probability convenient sampling

The fundamental assumption of the target of this study is the core reason for choosing a non-probability sampling method. The contrast between the two methods is because of the assumptions of the participants of this study. In this method of sampling, there is a belief of an equal dispensation of the questionnaire or selections within the populace. Furthermore, randomization is a feature to undergo this selection procedure, rather than an assumption about the structure of the population. While the probability sampling makes the possibility of each item selected. By using this non-probability method, this study result would be accurate and representative of the larger population. In non-probability sampling, because the population is arbitrarily selected, it is impossible to estimate the anticipation of any one element being involved in the sample. Also, there is no confidence given that each item has a possibility of being included, making it unfeasible to estimate sampling variance or to identify possible bias.

3.4 Population

The total participants are 120 in number. 120 questionnaires were distributed to bank customers. De Vaus (2002) mentioned that an important target of undergoing a research is to have the capacity to generalize; to be able to establish facts that can provide information that would be reliable about a wider population on the grounds of the results of the research work.

3.5 Measurement

A questionnaire is used for the gathering and recording information about customer's perspective of service quality of banks in this study. It is made up of a list of questions addressing the five service quality dimensions to get the customers assessment as regards to performance. The respondents are aware of the purpose of the research. Furthermore, the questionnaire is organized with completed sequence of questions directed to generate answers to questions this paper wish to address.

The questions asked were closed ended. There were provisions given to give response in Likert-scale based on performance. The time allocated to complete the entire questions is 5 to 10 minutes. Personal information collected and answer are strictly for this study purpose and are sacred. A Likert scale is used to rate answers individually.

3.6 Analysis

All the respondents answered all questions with no missing values. The respondents of this research are all located in Nigeria, because the purpose of this research is focused on Nigerian banking. The time available for the survey is very short and therefore only a limited number of 120 respondents agreed to take active part. Due to time constraint, some participants made comments of the time needed to think through all question.

Table 1
Descriptive statistics

	Gender	Responder Age	Occupation	Years of Banking	Income
Valid	120	120	120	120	120
Missing	0	0	0	0	0

3.7 Reliability Testing

The table below shows the Cronbach Alpha of service quality dimensions and customer satisfaction. Using Cronbach coefficient α , internal consistency for SERVQUAL dimensions was estimated as .919 for tangibility dimension, .842 for reliability dimension, .855 for responsiveness dimension, .917 for Assurance dimension, and .743 for empathy dimension, internal consistency for customer satisfaction was estimated as .833 (see table 2). The result shows the statistical analysis is valid and consistent.

Table 2
Reliability test results

	Cronbach's Alpha	Cronbach's Alpha:Based on Standardized Items	Number of Items
Tangibility	0.919	0.919	3
Reliability	0.842	0.846	3
Responsiveness	0.855	0.855	3
Assurance	0.917	0.919	3
Empathy	0.743	0.772	4
Customer Satisfaction	0.833	0.791	5

3.8 Factor analysis

Testing the validity is a significant part of the data analysis of this study. The validity checks the appropriateness of data used in this study. The Kaiser-Meyer-Olkin (KMO) measures the adequacy of sampling in the analysis. Value greater than 0.5 is considered correct and

appropriate .The KMO result of tangibility dimension is .919, Reliability is .842, Responsiveness .697, Assurance, .726, Empathy, .641, and customer satisfaction .754. All the results is greater than 0.5, this shows the sampling of data is adequate and appropriate.

Table 3
Factor analysis results

Variable	Number of Items	KMO Results	Remarks
Tangibility	3	0.718	Satisfactory
Reliability	3	0.62	Satisfactory
Responsiveness	3	0.697	Satisfactory
Assurance	3	0.726	Satisfactory
Empathy	4	0.641	Satisfactory
Customer Satisfaction	5	0.754	Satisfactory

3.9 Regression Analysis

Regression analysis will show result of the investigation of relationships between the variables in this paper:

Table 4
Anova report

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.470	5	.494	4.352	.008 ^b
	Residual	41.666	114	.365		
	Total	44.136	119			

a. Dependent Variable: customer_satisfaction

b. Predictors: (Constant), Empathy, tangibility, Responsiveness, Reliability, Assurance

The table above shows the result on ANOVA conducted. According to the analysis, the regression between Service quality and customer satisfaction is showing a very strong relationship. The ANOVA (F) shows 4.35. This result demonstrates a significant relationship between both variables at $P=.008$, which means the Null hypothesis is rejected, and the alternative hypothesis accepted. A low p-value ($P < 0.05$) indicates that the null hypothesis will be rejected.

Table 5

Coefficient results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	12.590	1.976		6.371	.000
tangibility	.558	.079	.528	4.188	.000
Reliability	.420	.078	.390	4.004	.001
Responsiveness	1.47	.112	1.07	4.878	.000
Assurance	.252	.187	.221	2.334	.004
Empathy	.280	.070	.210	2.732	.003

a. Dependent Variable: customer_satisfaction

The result summarized in table 5 shows that all five SERVQUAL dimensions have significant relationship with customer satisfaction at the level of $p < 0.05$. Based on the results, all dimensions are significantly related with customer satisfaction in Nigerian banks. The interpretation of the results shows that, more innovations and ICT facilities needs to be used to execute operations in the banking sector.

4. Conclusion

The findings in this report show whether a relationship exists between service quality and customer satisfaction in Nigeria Banks. This study is based on the theoretical backing from the research findings of service quality dimension (Parasuraman et al., 1988, Shil and Das 2008). From the result, we claim to state categorically that the ICT Service Quality in Nigeria has a direct impact towards customer satisfaction. The measurement using Servequal Model shows this relationship. Parasuraman et al (1991) stated that quality is satisfying the needs and the expectations of customers. The criterion for ascertaining service quality is to meet customer expectation or desire of service by offering quality service. Saravana & Rao, (2007, p.436) equally admits the extent to which service provider meets customer expectation of level is customer satisfaction. This paper has carried out an investigation on the Impact ICT service quality has towards customer's satisfaction in Nigeria banks.

Based on numerous papers written on this topic area, this paper reinforced what has already been studied beforehand, it also confirmed that excellent service has a significant relationship with customer satisfaction. This can be backed up with Oliva et al, (1992) that defines satisfaction as the instance whereby the organisation providing service meets the expectations and of clients. This can be said about the customers accepting the positive impacts the bank's ICT service quality have on the new method of operations. Service quality concept is related to the competitiveness and performance of goods and services.

From the results in this paper, it shows 120 correspondents participated in the survey, from 18 years and above. Males are 92 which is 76.7%, while female stands at 28 which is 23.3%. People from different walks of life helped in the filling process. Customer satisfaction is the entirety of the client feeling toward several factors of services (Bailey et al., 1983). This study helps to strengthen facts on how banks should improve more on ICT innovations, to help assist the banking day to day operations. The research questions are trying to address whether to find out if ICT has improved deliveries of various fields in Nigeria. Secondly, to find out the hindrances for building decent ICT service quality. The ICT innovations and how banks implement good quality is the primary focus. The results will also set in-depth knowledge on how to meet expectations of clients. These perspectives can help boost the employee's performance on how to improve service delivery taking notes of all the Service quality dimensions. Other significant gaps could be closed in the service quality gaps model (Kang et al., 2002).

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